

Betterment of Life Insurance Service

BIRTH AND DEATH BOOKKEEPING

Business methods applied to the Health Problem—
Registration of Vital Statistics not a fad of Doctors
and Scientists but a fundamental need of the Move-
ment to Prolong Human Life.

“We need, first of all, to do what Sweden has done for 150 years, namely, to keep proper vital statistics. Vital statistics are the book-keeping of health, and we cannot economize health any more successfully than we can economize money unless we keep books.”

Irving Fisher, Ph.D.

Professor of Political Economy, Yale University

Submitted by the
ASSOCIATION OF LIFE INSURANCE PRESIDENTS

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WHY REGISTER DEATHS?

1.—That there may be available, complete and accurate information as to deaths of all human beings, with dates of death and causes of death, to the end that preventable causes of death may be eliminated and human lives lengthened.

2.—That the various public health agencies,—national, state and municipal—and the various private agencies for the prevention of disease may know the number of deaths that occur and thereby may operate intelligently.

3.—That these agencies may determine what part of our mortality is preventable and when and where preventable deaths occur.

4.—That pestilential and epidemic diseases may be detected promptly.

5.—That we may apply our remarkable scientific knowledge of disease prevention intelligently at the time and in the place where such application is most needed.

6.—That the success or failure of all measures attempted in the prevention of disease may be accurately determined.

7.—That individual cities and localities may learn their own health condition by comparison with the conditions of other communities and determine thereby the wise course of public health activity.

8.—That home-seekers and immigrants may be guided in the selection of safe and healthful homes by accurate information rather than by misstatement of interested persons.

9.—That life insurance companies may be enabled to engage intelligently in movements to protect their policyholders from death and suffering due to preventable diseases and accidents.

10.—That the settlement of estates and matters of inheritance, pensions, etc., may be definitely settled by official record of death instead of on the memory of interested witnesses.

"It seems to me that there is almost nothing more important in the entire field of statistics than vital statistics, because of their direct bearing upon the health and consequent welfare of the people."—E. DANA DURAND, *Director of the Census, Washington, D. C.*

WHY REGISTER BIRTHS?

1.—That the birth, date of birth, parentage and other essential information for governmental and identification purposes may be made a matter of official record.

2.—That the ages of school children may be definitely known, making the proper enforcement of school laws possible.

3.—That the laws affecting child labor may be effective and the children of the poor thereby protected.

4.—That labor may become safer by the elimination of children under legal age from all hazardous occupations.

5.—That the law abiding employers of youth may be protected.

6.—That prosecutions dealing with "age of consent" may be settled by record and not by conjecture.

7.—That litigation in matters of inheritance and settlement of estates may be simplified by the definite knowledge of the ages of all persons concerned.

8.—That the American-born children of foreign-born parents may have indisputable evidence of American birth which will protect them from enforced military service when visiting the mother country of the parents.

9.—That blindness may be prevented by prompt medical attention to the infected eyes of the new-born.

10.—That infection and mortality among women may be prevented and that young babies may be saved by immediate attention by existing agencies for the relief of the poor.

11.—That the Children's Bureau of the United States Government may become effective and may carry out the duties imposed upon it by Congress.

12.—That the millions of dollars, from public and private sources dedicated to the protection of infants and the welfare of the young and the development of the race may be wisely and intelligently employed.

Death registration without birth registration is like an accurate accounting of expenditures without consideration of income.

THE IMPORTANCE OF BIRTH AND DEATH REGISTRATION TO THE PEOPLE AS A WHOLE

"If inventory and stock taking are essential in business, so in the field of human welfare, the registration of births and deaths lies at the very foundation."—*Kingsley*.

The past few years have been marked by enormous strides in science. Curative and preventive medicine have progressed rapidly and with ever-increasing accuracy. The conquests against deadly pestilential diseases have been crowned by success. The conservation of child life and the upbuilding of the race have been proven essentially practical.

HUMAN LIFE Unusual achievements have followed one upon
MAY BE the other with such rapidity that we were quite pre-
LENGTHENED pared to accept the remarkable assertion of Irving
Fisher that, by the intelligent application of our
present knowledge, the average span of human life may be increased
full fifteen years.

The significant and all important fact in this assertion is that the means are now available. The prolongation of our years of happiness, productiveness and efficiency does not depend upon the speculative accomplishment of the future. It lies within reach of the application of present knowledge of prevention.

ESSENTIALS OF The prolongation of human life, however, is not
PROLONGED LIFE altogether a matter of individual conduct. It depends largely upon intelligent public action. It involves: (a) The application of preventive measures in those places where preventable diseases find their harvest; (b) The conservation of the lives of children and the prevention of infant mortality; (c) The elementary and special education of the people that they may the more intelligently protect themselves; (d) The suppression of all causes of illness or accident where these things are preventable or controllable.

AN ESTABLISHED The work is not new. Its practicability has
PART OF been proven beyond cavil. The protection of the
GOVERNMENT lives and health of the people has become a basic
part of government. Each town has its health department; each State has its board of health; the nation its public health service, the powers of which there is a general tendency to ex-

tend. And, in addition to these and working toward the same great end, are public health associations, organizations battling against tuberculosis, bureaus of factory inspection controlling child labor, a national children's bureau, organizations interested in school inspection, child welfare, playgrounds, sanitation, prevention of blindness, epilepsy and so on.

And all of these agencies, public and private, with the necessary knowledge, machinery and power, stand ready to push their work of staying the hand of death and of extending human life as soon as they are enabled to apply their forces and knowledge intelligently.

MUST KNOW OF BIRTHS AND DEATHS But we cannot intelligently battle against preventable deaths when we do not know when or where these preventable deaths occur. We cannot conserve the lives of infants if we do not know when or where infants are born.

VITAL STATISTICS ESSENTIAL Hence, we are brought face to face with the proposition that we cannot attain the maximum of disease or death prevention or of health or of life conservation until we have complete registration of all births and deaths and causes of deaths.

Health officers tell us that public health work without mortality statistics is like ocean navigation without chart or compass—aimless and meandering. Agencies for the prevention of blindness cannot save the eyes of infants if infants come into the world unannounced and unrecorded. Child labor cannot be regulated until birth registration gives us the actual ages of children and compulsory education can only be partially successful until that time. The National Children's Bureau must remain largely inactive until births are recorded.

BUSINESS VALUE OF VITAL STATISTICS Aside from the extension of human life, the proper registration of births and deaths has much value. The recording of births is very essential in all questions of heredity, legitimacy, the age of consent, property rights and identification. Records of deaths are indispensable in determining the death rate, detection of crime, proof of death and in the determination of the duration of life.

As a matter of intelligent government, no civilized community should permit a human life to be begun unrecorded; no civilized community should permit a human being to die and be buried without official registration of when and why.

A NATIONAL DISGRACE And yet, after this nation has been in existence for over 100 years, and after public health legislation has been agitated for 43 years, there are but eight states that have both birth and death registration,—“a condition which is not far from constituting a national disgrace.”

REGISTRATION OF DEATHS The registration of deaths has fared better throughout the United States than has the registration of births. While but eight states have systematic registration of births (the New England States, Pennsylvania and Michigan) 22 states have adopted uniform registration of deaths, making their mortuary data available for intelligent comparison with those of other states and of value in public health work. Twelve other states have new uniform laws on trial and give definite promise of better conditions. Three states have no vital statistics laws whatever. Two states are guilty of having adopted since 1902 new methods not in accordance with the uniform standards adopted or being seriously considered by at least 34 of the states of the Union.

UNIFORM METHODS ESSENTIAL Until a uniform basis of death registration is adopted in all states, the statistical data of the United States as a nation will be chaotic and the value of such statistics for public health, business and governmental purposes will be comparatively small.

WHY THIS NEGLECT? How can we account for this striking neglect of a matter so essential to public welfare? Probably because, until recently, the public and especially the members of the legislatures regarded the registration of births and deaths as a matter of interest to the medical profession only, and not important to the general public.

NOT A DOCTOR'S PROBLEM As a matter of fact, it is not a doctor's problem. It is not merely a public health problem. It is a great social problem vitally important to all classes of persons.

To-day we find not the doctors, but social workers, health officers, labor leaders, employers of labor, business men, insurance men, school authorities, factory inspectors, public officials and lawyers and the great organizations to which these men belong urging uniform and practical bookkeeping of the lives and death of the people as essential to intelligent government and the sound conduct of the people's business.

GENERAL This widespread interest is shown by the fact
ENDORSEMENT that the following organizations, representing
 widely diversified interests, are already pledged to
the enactment of uniform birth and death legislation in the several
states of the Union:

THE CENSUS BUREAU OF THE UNITED STATES GOVERNMENT.
THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS.
THE AMERICAN BAR ASSOCIATION.
THE AMERICAN FEDERATION OF LABOR.
THE AMERICAN STATISTICAL ASSOCIATION.
THE NATIONAL FEDERATION OF WOMEN'S CLUBS.
THE AMERICAN PUBLIC HEALTH ASSOCIATION.
THE AMERICAN MEDICAL ASSOCIATION.
THE AMERICAN ASSOCIATION FOR THE STUDY AND PREVEN-
TION OF INFANT MORTALITY.
THE NATIONAL CONSERVATION CONGRESS.

Added to these national organizations are innumerable state organizations, state boards of health, municipal health officers, charities commissions, boards of factory inspection and educational officers and societies.

PROPOSITION NOT The proposition is not technical or intricate. It
TECHNICAL is not a matter of science or statistics. It is essen-
 tially practical and carries conviction of its prac-
ticability to every citizen who gives it thorough attention.

The following paragraphs will serve to suggest some of the ways in which existence or absence of vital statistics laws may affect the individual.

REGISTRATION OF DEATHS

The intimate relationship between the registration of deaths and the intelligent control of the public health is so obvious as to require no discussion. A study of the data of the "registration area" of the United States in which mortuary figures are accurately collected, leads to the estimate that 1,500,000 persons die each year in this country. A similar well-founded estimate shows that 630,000 of the one and one-half million deaths are due to preventable diseases.

"ESTIMATED"
DEATHS It seems almost incredible that a matter of such
 importance as the saving of over a half million
 lives has to be a matter of estimation or conjecture.
It is the more incredible when we know that the exact truth may be

ascertained by a comparatively simple method which is already successfully employed throughout many states.

DISEASE PREVENTION Over half the deaths in the United States are said to be due to preventable diseases. We possess the scientific knowledge which makes this prevention possible. In our health agencies we have the power and machinery to put this knowledge of prevention in practical use. But this is exact work. We cannot successfully attack "estimated disease."

Effective work in disease prevention cannot be carried out unless the prevalence of the various communicable diseases can be accurately and promptly determined. Epidemic and pestilence are suppressed only by the immediate application of preventive measures at the exact time and the exact place of outbreak.

FIRST WARNING The death certificate often gives the first intimation of the invasion of a community by pestilential disease. Death registration, not occasionally, but constantly and regularly, permits health officers to attack epidemics in their incipency. It points out to the health authority not only that preventable diseases are causing undue numbers of deaths: but shows the exact location of such undue mortality, the ages and classes of persons affected and the relation of the diseases to season, race, social class, sex, poverty and other conditions.

GUIDE TO ACTION It exactly locates the enemy and charts the battlefield for the most important warfare mankind has ever waged. Vital statistics point an unerring finger at the very spot in which the remedy should be applied. It robs disease prevention of the dangerous and wasteful element of "guess."

It makes possible the application of our remarkable, scientific knowledge at the proper place.

TEST OF EFFICIENCY Further, our mortuary data made from year to year, accurately indicate the value or uselessness of those measures which are advocated and employed in the hope of preventing disease. Without mortuary figures for comparison we can never hope to know definitely which public health measures are effective and which ineffective. They are our only reliable guide in the selection, employment or rejection of agencies of prevention.

MUNICIPAL

HEALTH WORK

The healthfulness or unhealthfulness of a community is largely a matter of comparison. No city can know its own health conditions; no city can determine offhand whether its preventable diseases are excessive or not unless there are available the data of other cities of like size and similarly situated. The average citizen becomes so accustomed to the prevalence of disease about him that he regards the condition in his home town as "normal" and "inevitable".

One mid-western city had tolerated a death rate from typhoid fever of 50 per 100,000 of population and had looked upon it as the "normal typhoid death rate". The study of vital statistics showed this to be excessive and lead to an investigation of the cause. In two years the death rate was reduced fifty per cent.

Dr. W. S. Rankin, Secretary of the North Carolina State Board of Health, in an address before the Association of Life Insurance Presidents, describes several southern cities roused to the realization of their deplorable health conditions by the study of mortuary statistics and setting in operation preventive measures which will save scores of human lives.

The smug self-satisfaction of most American towns as to their healthfulness is the reckless folly of ignorance.

THE UNHEALTHFUL COMMUNITY

On the other hand, certain communities bear the stigma of being "unhealthful" undeservedly.

A comparative study of actual mortality data will prove that the city presumed to be most unfavorably situated is, in fact, more healthful than other cities presumed to be relatively free from preventable disease.

For generations we have believed that all rural districts are especially healthful. Statistics conclusively demonstrate the folly of this assumption.

Is it not better to know the fact and set about correcting the evil than to let preventable diseases continue their death ravages?

VALUE OF

"CIVIC HEALTH"

In our present enlightenment, men seeking homes and manufacturers casting about for the location of industries are more and more making healthfulness a prerequisite to their selection. A great industrial company, contemplating a change in location for their plant, sent a committee of intelligent workmen to inspect the town under consideration. The committee gave an adverse report because they were unable to ascertain anything which was definite in regard to the health of the place and because the statements of citizens were conflicting.

In spite of its industrial advantages, the city lost a great industry, because it could give no reliable account of its healthfulness. It has no vital statistics.

THE IMMIGRANT AND HOME-SEEKER Charles Dickens had some justification for his description of the trials of the American immigrant in "Martin Chuzzlewit". Thousands of home seekers have been lured to death in unhealthy communities through the exaggerative literature of land boomers and immigration agents.

If mortuary statistics were complete and uniform in all sections of the country, the home seeker would be able to ascertain the truth and would be guided intelligently.

ECONOMIC GAINS The interest which the institution of life insurance is to-day exhibiting in the matter of prolonging the lives of policyholders is only one of several signs that the business world is awakening to the fact that better health and longer life for the individual mean economic gain as well as greater happiness for all.

Preventable diseases to-day cause huge economic losses under two general groupings. Through illness they keep expert workers at home, thereby robbing them and the world of a part of their product. By death they cut short the careers of many persons who are in their economic prime. Think what the adding of but five years to the lives of men who now die at 45, 50 or 55 would mean in additional service and economic output—five more years of productive activity without the loss and waste involved in shifting their burdens to workers new and untrained. The present financial loss in this country through untimely deaths is only partly indicated by the five hundred million dollars paid out in death claims, etc., every year on life insurance policies. Dr. Allan J. McLaughlin of the United States Public Health Service recently stated in an address before the Association of Life Insurance Presidents, that in the matter of typhoid fever alone the number of preventable cases each year in the United States would probably reach 175,000 and that the deaths therefrom that could be avoided would total 16,200. He estimated the economic loss from this one disease at not less than one hundred million dollars annually. The report of the National Conservation Commission on National Vitality states that the economic waste from preventable deaths every year in the United States is about one billion dollars and that the economic waste from preventable illness is five hundred million dollars every year—making a total annual

economic loss of one and one-half billion dollars, or more than enough to pay the entire expense of the Federal government.

PROOF OF DEATH Proof of death is often of the utmost importance in the settlement of estates, the payment of insurance, in establishing claims for pensions and in determining many legal matters. Where death registration is not compulsory under satisfactory laws, many deaths occur without official record of any kind. All traces of many individuals whose fate is of material import to their heirs or to the public, are completely lost in non-registration districts.

REGISTRATION OF BIRTHS

PUBLIC SCHOOLS Practically all states have laws specifying the minimum age at which children are admitted to schools. Such laws are based upon the accepted doctrine that children must have some degree of mental and physical development before they are capable of instruction. The only means of ascertaining the real age of the child, in the absence of birth registration is in the statement of the parents.

With the increasing employment of women, thousands of mere infants are being placed in schools on false statement of age. Harm is done to these young children, of course—physical and mental harm—and the public is spending unnecessarily thousands upon thousands of dollars in trying to teach those who are too young to learn.

COMPULSORY EDUCATION Those laws found in every civilized community, compelling the education of all children of "school age," are necessarily ineffective without some means of definitely knowing the age of children to whom the law applies. Such proof is unobtainable in the absence of birth registration.

CHILD LABOR The child who enters school before the legal age by means of a false certificate, may through that false certificate leave school and engage in labor before the legal age. The perjured oath of the parent enters the child in school when he should be at home; forces him to labor when he should be in school; places upon him a physical and mental handicap which is seldom overcome.

Hence, we find absence of birth registration responsible for the failure of factory inspection and the safeguards which sane laws have attempted to place upon the children of the poor.

PROTECTION
TO EMPLOYERS

In many states the laws are drastic in regard to the employment of children under legal age. The burden of proof of age is placed upon the employer. The employer is liable for violation of the law and the affidavits of parents afford him no immunity if harm comes to the child employed under legal age.

Birth registration is a means of protection to the law-abiding employer of youth.

SAFETY OF
LABOR

The employment of children, especially in hazardous pursuits, renders such employment the more dangerous to all concerned. A recent mine disaster involving large loss of life was said to be due to the irresponsible action of two children, employed when under legal age, through perjured certificates of parents.

AGE OF
CONSENT

The laws of the various states draw a sharp distinction between crimes against young girls and illicit relationship with those who have reached the "age of consent." Many criminal cases rest upon the exact age of the injured girl. The girls assaulted are most often poor, ignorant and unprotected and their ages, if births are unrecorded, must be obtained from sources unreliable and easily corrupted. With birth registration, this common means of the miscarriage of justice is definitely disposed of.

INHERITANCE

The exact date of birth is likewise of great importance at times in the settlement of inheritance. The oft-repeated story of the young man who established his age and saved his inheritance by the common knowledge that he was born on the same day as a certain registered horse, is not a mere figment of imagination. It is a sad commentary, however, upon our lack of birth registration.

FOREIGN-BORN
AMERICANS

The foreign-born citizen, of whom our population is so largely composed, must view with interest the growing agitation of birth registration, since if he returns to the land of his birth with his family, his only guaranty that his children will not be seized for military duty lies in his ability to furnish indisputable proof that they are American-born.

PREVENTION OF
BLINDNESS

One third of the blindness of the United States is due to lack of care of the eyes of infants at the time of birth. Health authorities and private agencies are endeavoring to check this preventable blindness especially among the poor. Without prompt birth registration, these efforts are futile.

MORTALITY OF
INFANTS AND
MOTHERS

Other agencies are also endeavoring by proper care of the parturient mother and the new-born child to overcome the present high mortality. Birth registration is absolutely essential to this important and practical work.

CHILDREN'S
BUREAU

The movement for the preservation of child life and child health has become one of such magnitude and practical importance that the United States Government has created a Children's Bureau to safeguard the young and to check infant mortality. Miss Julia Lathrop, who has been placed at the head of this bureau, declares that the provisions of the law creating it cannot be carried out in the absence of uniform records of births. At present, intelligent studies of infant mortality can be made in but eight states. In other states no count is made of children except at the decennial census.

"Most of us are very much shocked," says Miss Lathrop, "to find that in the ten years from 1910 back to 1900, there came into the world at least two and one half million children who died before they were one year old, slipping into life and out again, unknown and unnumbered in any public way."

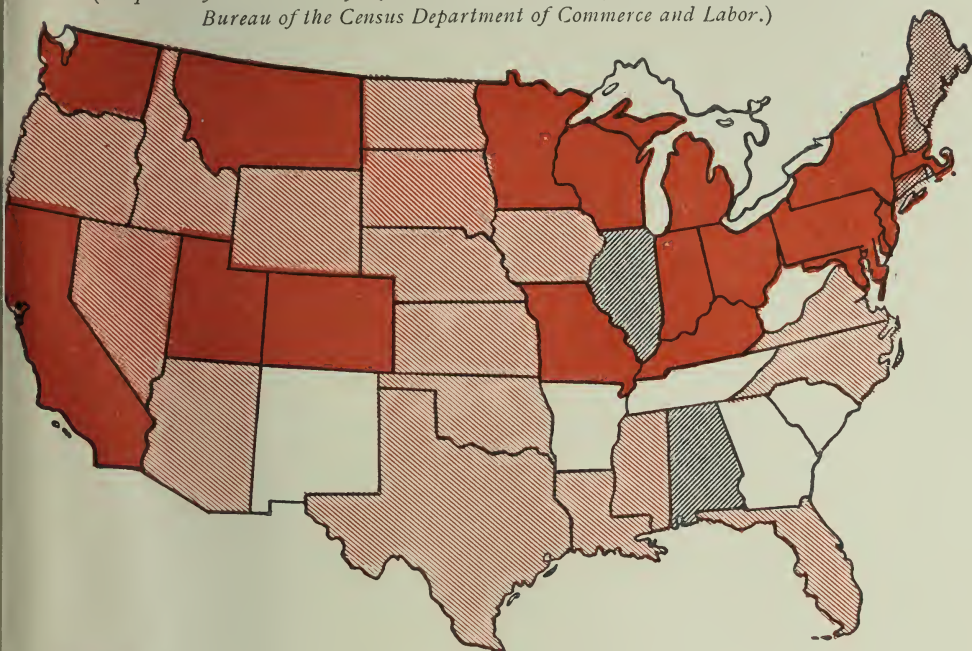
The Chicago News Almanac for 1913 in summarizing birth reports is able to give the birth rates of practically all civilized nations for 1910 carried out in exact fractions. As to the births in the United States, this weak foot-note gave all that we are in a position to guess, and even this guess is based on figures thirteen years old.

"The annual birth rate for the whole United States, as shown by the normal increase of population between 1890 and 1900 is within two per cent. either way of 35.1 per 1,000 of mean population."

Since the registration of vital statistics is essentially a function of the individual states, the Children's Bureau, the Bureau of Census, the Public Health service and all other national agencies must stand helpless and relatively inactive until the various states see fit to act.

Map Showing Use of The Standard Certificate of Death, 1912

*(Prepared by Association of Life Insurance Presidents from data furnished by the
Bureau of the Census Department of Commerce and Labor.)*



Registration States using the Standard Certificate and in which, in the opinion of the Bureau of the Census, at least 90% of all deaths are registered.



Nonregistration States using or recommending the Standard Certificate, but in which the registration is below 90%, or in which the adoption of the Standard Certificate has been too recent to allow judgment as to the completeness of registration.



Registration States that have made no changes in certificates since the adoption of the Standard Certificate in 1902; they still retain the old blanks (of excellent form), but will presumably unite with the States using the Standard Certificate when a change is made.



Nonregistration States that have adopted new blanks since 1902, and have not adopted the Standard Certificate.



States left uncolored have no State laws (Arkansas, Georgia, South Carolina) or laws of such unsatisfactory character that the Standard Certificate could not be used.

The United States Standard Certificate of Death was adopted in 1902; revised by the American Public Health Association and approved by the U. S. Bureau of the Census, for use beginning January 1, 1910.

Prior to the use of the standard blank no two States (and hardly any two cities) in the United States had the same forms. No uniform instructions could be given, and exact comparability of returns was impossible.



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PUBLICATIONS OF
THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS

Public Health and Sanitation

- Need for Better Vital Statistics. Report of Health Committee of Association of Life Insurance Presidents. December, 1912.
- The Influence of Vital Statistics on Longevity. By Watson S. Rankin, M.D., Secretary, North Carolina Board of Health. December, 1912.
- The Effect of Safe Water Supplies on the Typhoid Fever Rate. By Allan J. McLaughlin, M.D., Passed Assistant Surgeon, United States Public Health Service. December, 1912.
- Conservation of Human Life, an Outline of the Movement Among Life Insurance Companies to Prolong Lives of Policyholders. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. September, 1912.
- The Gospel of Health on Wheels. By Oscar Dowling, M.D., President, Louisiana State Board of Health. December, 1911.
- The Social Engineer in the Field of Public Health. By Luther H. Gulick, M.D., Director Department of Child Hygiene, Russell Sage Foundation. December, 1911.
- The Undeveloped Field in the Life Insurance Business. By Hiram J. Messenger, F.A.S., Actuary, The Travelers Insurance Company. June, 1911.
- *The Fight Against Preventable Diseases. By Eugene H. Porter, M.D., New York State Health Commissioner. December, 1910.
- *Report of the Life Extension Committee of the Association of Life Insurance Presidents. December, 1910.
- *Modern Sanitation. By Alvah H. Doty, M.D., Health Officer of the Port of New York. December, 1910.
- *The Work of the Census in Vital Statistics. By Cressy L. Wilbur, M.D., Chief Statistician, Bureau of Vital Statistics, United States Census Bureau. December, 1910.
- Lengthening Human Life as a Business Proposition. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. April, 1910.
- *Report of Life Extension Committee of the Association of Life Insurance Presidents. January, 1910.
- *Work of the Federal Government in the Matter of Health Conservation. By Walter Wyman, M.D., Surgeon-General of the Public Health and Marine Hospital Service of the United States. January, 1910.
- *The Organization of a Public Health Militia in the Cause of Preventive Medicine. By M. J. Rosenau, M.D., Department of Preventive Medicine and Hygiene, Harvard Medical College. January, 1910.
- *Latent Powers of Life Insurance Companies for the Detection and Prevention of Diseases. By E. W. Dwight, M.D., Medical Director, New England Mutual Life Insurance Co. January, 1910.
- Movement to Lengthen Life. Abstracts from Editorial Comments on Suggestions to Increase Human Longevity Made to the Association of Life Insurance Presidents. May, 1909.
- A Suggestion Concerning the Increased Longevity of Life Insurance Policyholders. By Burnside Foster, M.D., Chief Medical Examiner of the New England Mutual Life Insurance Company for Minnesota. April, 1909.
- Economic Aspect of Lengthening Human Life. By Professor Irving Fisher, President of the Committee of One Hundred on National Health. February, 1909.
- *Out of print.
- Copies of any of above not out of print will be mailed upon request.